



Small business owners. Small business values.

SENATE HIGHWAYS AND TRANSPORTATION	
EXHIBIT NO.	16
DATE	1-27-2011
BILL NO.	SB 137

January 13, 2011

Senator Llew Jones, Chair  
Senate Highways and Transportation Committee  
Montana State Capitol  
Helena, MT

Dear Senator Jones,

On behalf of the Montana Small Business Alliance, I am writing to express our support for the bill Ban credit scoring on auto insurance (SB 137). This bill would prohibit auto insurers from using a person's credit score to determine his or her auto insurance rate. As employers, we want our employees – and all Montanans – to be treated fairly by the insurance industry. A person's credit score has nothing to do with their ability to drive, and should not be used to discriminate unfairly against people who have struggled financially or who simply have no credit history.

We urge the Senate Highways and Transportation Committee to support and pass SB 137.

Sincerely,

Amanda Harrow  
Director, Montana Small Business Alliance

cc: Senator Windy Boy